

# ACCESS GROUP, INC.

## Access Group Student Loan Asset Backed Series 2005-2 Notes Quarterly Servicing Report

Report Date: February 22, 2019  
Collection Period: 11/01/2018 to 01/31/2019

| <b>I. Series 2005-2 Asset and Liability Summary</b> |   |                             |     |           |          |                         |                         |                         |                         |                       |
|---|---|-----------------------------|-----|-----------|----------|-------------------------|-------------------------|-------------------------|-------------------------|-----------------------|
| <b>A. Student Loan Portfolio and Fund Balance</b>   |   |                             |     |           |          |                         |                         |                         |                         |                       |
|   |   |                             |     |           |          | <b>October 31, 2018</b> | <b>Change</b>           | <b>January 31, 2019</b> |                         |                       |
| 1   | Principal Balance   |                             |     |           |          | \$220,410,159.94        | (\$6,569,535.76)        | \$213,840,624.18        |                         |                       |
| 2   | Accrued Interest  |                             |     |           |          | \$4,558,148.18          | \$159,451.40            | \$4,717,599.58          |                         |                       |
| 3   | Accrued ISP   |                             |     |           |          | \$51,934.57             | (\$732.99)              | \$51,201.58             |                         |                       |
| 4   | Accrued SAP   |                             |     |           |          | (\$139,274.26)          | \$349,546.89            | \$210,272.63            |                         |                       |
| 5   | Total Principal And Accrued Interest Balance              |                             |     |           |          | <b>\$224,880,968.43</b> | <b>(\$6,061,270.46)</b> | <b>\$218,819,697.97</b> |                         |                       |
| 6   | Fund Accounts Balance                                     |                             |     |           |          | \$10,657,520.44         | (\$987,933.80)          | \$9,669,586.64          |                         |                       |
| 7   | Total Student Loans And Fund Balance                      |                             |     |           |          | <b>\$235,538,488.87</b> | <b>(\$7,049,204.26)</b> | <b>\$228,489,284.61</b> |                         |                       |
| <b>B. Student Loan Portfolio and Fund Balance</b>   |   |                             |     |           |          |                         |                         |                         |                         |                       |
|   |   |                             |     |           |          | <b>October 31, 2018</b> | <b>Change</b>           | <b>January 31, 2019</b> |                         |                       |
| 1   | Weighted Average Coupon (WAC)                             | [not including SAP]         |     |           |          | 4.64%                   | -0.35%                  | 4.29%                   |                         |                       |
| 2   | Weighted Average Remaining Maturity (WARM)                | [includes in-school period] |     |           |          | 187                     | (5)                     | 182                     |                         |                       |
| 3   | Number of Loans   |                             |     |           |          | 18,116                  | (671)                   | 17,445                  |                         |                       |
| 4   | Number of Borrowers                                       |                             |     |           |          | 9,083                   | (330)                   | 8,753                   |                         |                       |
| <b>C. Notes and Certificates</b>                    |   |                             |     |           |          |                         |                         |                         |                         |                       |
|   |   |                             |     |           |          | <b>1/31/2019</b>        | <b>Balance</b>          | <b>Balance</b>          | <b>% of</b>             |                       |
|   |   |                             |     |           |          | <b>Int. Rate</b>        | <b>October 31, 2018</b> | <b>Change</b>           | <b>January 31, 2019</b> | <b>O/S Securities</b> |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2005-2     | A-1                         | FRN | 00432CCK5 | 0.00000% |                         | \$0.00                  | \$0.00                  | \$0.00                  | 0.00%                 |
| 2   | Student Loan Asset-Backed Notes, Senior Series 2005-2     | A-2                         | FRN | 00432CCL3 | 0.00000% |                         | \$0.00                  | \$0.00                  | \$0.00                  | 0.00%                 |
| 3   | Student Loan Asset-Backed Notes, Senior Series 2005-2     | A-3                         | FRN | 00432CCM1 | 2.83313% |                         | \$13,333,515.07         | (\$6,873,548.56)        | \$6,459,966.51          | 2.87%                 |
| 4   | Student Loan Asset-Backed Notes, Senior Series 2005-2     | A-4                         | FRN | 00432CCP4 | 2.87313% |                         | \$204,967,000.00        | \$0.00                  | \$204,967,000.00        | 90.97%                |
| 5   | Student Loan Asset-Backed Notes, Subordinate Series 200 B |                             | FRN | 00432CCR0 | 3.25313% |                         | \$14,328,293.03         | (\$451,149.73)          | \$13,877,143.30         | 6.16%                 |
| 6   | <b>Total Notes and Certificates</b>                       |                             |     |           |          |                         | <b>\$232,628,808.10</b> | <b>(\$7,324,698.29)</b> | <b>\$225,304,109.81</b> | <b>100.00%</b>        |
| <b>D. Fund Balances</b>                             |   |                             |     |           |          |                         |                         |                         |                         |                       |
|   |   |                             |     |           |          | <b>October 31, 2018</b> | <b>Change</b>           | <b>January 31, 2019</b> |                         |                       |
| 1   | Capitalized Interest Fund                                 |                             |     |           |          | \$979,500.00            | \$0.00                  | \$979,500.00            |                         |                       |
| 2   | Collection Fund   |                             |     |           |          | \$9,678,020.44          | (\$987,933.80)          | 8,690,086.64            |                         |                       |
| 3   | Revolving Fund  |                             |     |           |          | \$0.00                  | \$0.00                  | \$0.00                  |                         |                       |
| 4   | Total Fund Accounts Balance                               |                             |     |           |          | <b>\$10,657,520.44</b>  | <b>(\$987,933.80)</b>   | <b>\$9,669,586.64</b>   |                         |                       |

# Access Group, Inc.

## Access Group Student Loan Asset Backed Series 2005-2 Notes

### Quarterly Servicing Report

Report Date: February 22, 2019

Collection Period: 11/01/2018 to 01/31/2019

| <b>II. Series 2005-2 Transactions and Accruals</b>   |  |                         |                         |                       |                         |
|--|--|-------------------------|-------------------------|-----------------------|-------------------------|
|  |  | <b>Totals</b>           | <b>CONSOLIDATION</b>    | <b>PLUS</b>           | <b>STAFFORD</b>         |
|  |  | <b>1/31/2019</b>        | <b>1/31/2019</b>        | <b>1/31/2019</b>      | <b>1/31/2019</b>        |
| <b>A. Student Loan Principal Collection Activity</b> |  |                         |                         |                       |                         |
| 1  | Borrower Payments - Total                          | (\$6,583,051.91)        | (\$3,755,380.83)        | (\$411,284.19)        | (\$2,416,386.89)        |
| 2  | Claim Payments                                     | (\$488,176.47)          | (\$195,259.08)          | (\$81,540.45)         | (\$211,376.94)          |
| 3  | Refunds  | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 4  | Reversals  | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 5a   | New Acquisitions - Principal                       | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 5b   | Cancellations - Principal                          | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 5c   | New Acquisitions - Sale Transfers                  | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 5d   | New Acquisitions - Repurchases                     | \$133,618.87            | \$0.00                  | \$0.00                | \$133,618.87            |
| 5  | New Acquisitions - Total                           | \$133,618.87            | \$0.00                  | \$0.00                | \$133,618.87            |
| 6  | <b>Total Cash Principal Activity</b>               | <b>(\$6,937,609.51)</b> | <b>(\$3,950,639.91)</b> | <b>(\$492,824.64)</b> | <b>(\$2,494,144.96)</b> |
| <b>B. Student Loan Non-Cash Principal Activity</b>   |  |                         |                         |                       |                         |
| 1  | Capitalized Interest                               | \$379,461.03            | \$92,212.44             | \$107,135.03          | \$180,113.56            |
| 2  | New Acquisitions/Cancellations - Fees              | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 3  | Capitalized Guarantee Fees                         | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 4a   | Small Balance and Other Adjustments                | \$35.01                 | \$0.00                  | \$0.00                | \$35.01                 |
| 4b   | Adjustments - Write-offs                           | (\$11,422.29)           | (\$4,876.20)            | (\$2,859.45)          | (\$3,686.64)            |
| 4  | Total Adjustments                                  | (\$11,387.28)           | (\$4,876.20)            | (\$2,859.45)          | (\$3,651.63)            |
| 5  | <b>Total Non-Cash Principal Activity</b>           | <b>\$368,073.75</b>     | <b>\$87,336.24</b>      | <b>\$104,275.58</b>   | <b>\$176,461.93</b>     |
| <b>C. Total Student Loan Principal Activity</b>      |  |                         |                         |                       |                         |
|  |  | <b>(\$6,569,535.76)</b> | <b>(\$3,863,303.67)</b> | <b>(\$388,549.06)</b> | <b>(\$2,317,683.03)</b> |
| <b>D. Student Loan Interest Activity</b>             |  |                         |                         |                       |                         |
| 1  | Borrower Payments - Total                          | (\$1,753,131.04)        | (\$1,000,145.96)        | (\$205,305.69)        | (\$547,679.39)          |
| 2  | Claim Payments                                     | (\$28,941.80)           | (\$8,166.59)            | (\$10,541.52)         | (\$10,233.69)           |
| 3  | Reversals  | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 4a   | New Acquisitions - Sale Transfers                  | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 4b   | New Acquisitions - Repurchases                     | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 4  | New Acquisitions                                   | \$0.00                  | \$0.00                  | \$0.00                | \$0.00                  |
| 5  | Subsidized Gov't Interest Payments (ISP)           | (\$34,867.52)           | (\$16,251.21)           | \$0.00                | (\$18,616.31)           |
| 6  | Special Allowance Payments (SAP)                   | \$3,775.34              | (\$328,041.77)          | \$198,152.61          | \$133,664.50            |
| 7  | <b>Total Interest Collections</b>                  | <b>(\$1,813,165.02)</b> | <b>(\$1,352,605.53)</b> | <b>(\$17,694.60)</b>  | <b>(\$442,864.89)</b>   |
| <b>E. Student Loan Non-Cash Interest Activity</b>    |  |                         |                         |                       |                         |
| 1  | Borrower Accruals                                  | \$2,307,914.42          | 1,134,080.76            | 412,820.88            | 761,012.78              |
| 2  | Subsidized Gov't Interest - Accrued Interest (ISP) | \$40,516.92             | \$17,130.03             | \$0.00                | \$23,386.89             |
| 3  | Special Allowance Payments - Accrued               | \$366,957.92            | \$546,724.74            | (\$144,459.08)        | (\$35,307.74)           |
| 4  | Capitalized Interest                               | (\$379,461.03)          | (\$92,212.44)           | (\$107,135.03)        | (\$180,113.56)          |
| 5a   | Small Balance and Other Adjustments                | (\$4,125.35)            | (\$1,213.43)            | (\$1,872.91)          | (\$1,039.01)            |
| 5b   | Adjustments - Write-offs                           | (\$108.23)              | (\$0.01)                | (\$0.01)              | (\$108.21)              |
| 5c   | Other Adjustments - Subsidized Govt Interest (ISP) | (\$6,382.39)            | (\$133.63)              | \$0.00                | (\$6,248.76)            |
| 5d   | Other Adjustments - Special Allowance Payments     | (\$21,186.37)           | (\$838.67)              | (\$18,167.19)         | (\$2,180.51)            |
| 5  | Total Adjustments                                  | (\$31,802.34)           | (\$2,185.74)            | (\$20,040.11)         | (\$9,576.49)            |
| 6  | Fee Accruals                                       | \$17,304.43             | \$6,437.27              | \$2,381.62            | \$8,485.54              |
| 7  | <b>Total Non-Cash Interest Adjustments</b>         | <b>\$2,321,430.32</b>   | <b>\$1,609,974.62</b>   | <b>\$143,568.28</b>   | <b>\$567,887.42</b>     |
| <b>F. Total Student Loan Interest Activity</b>       |  |                         |                         |                       |                         |
|  |  | <b>\$508,265.30</b>     | <b>\$257,369.09</b>     | <b>\$125,873.68</b>   | <b>\$125,022.53</b>     |

# Access Group, Inc.

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| <b>III. Series 2005-2 Collection Fund Activity</b>                |   |                          |   |
|---|---|--------------------------|---|
| <b>A. Collection Fund</b>   |   | <b>January 31, 2019</b>  |   |
|   | 1 Beginning Balance   | \$9,402,067.83           |   |
|   | 2 Transfers to Other Funds  | (\$9,402,067.83)         |   |
|   | 3 Payments Received   | \$8,315,534.23           |   |
|   | 4 Payments Due  | (\$354,661.77)           |   |
|   | 5 Federal Interest Subsidy Payments (net adjustments)   | \$34,867.52              |   |
|   | 6 Federal Special Allowance Payments  | (\$3,775.34)             |   |
|   | 7 Guarantee Payments of Principal   | \$488,176.47             |   |
|   | 8 Guarantee Payments of Interest  | \$28,941.80              |   |
|   | 9 Misc. Payments Received/Due   | \$0.00                   |   |
|   | 10 Sale Proceeds/Repurchases  | (\$133,618.87)           |   |
|   | 11 Earnings   | \$17,621.92              |   |
|   | 12 Counterparty Swap Payments   | \$0.00                   |   |
|   | 13 Transfers from Other Funds   | \$0.00                   |   |
|   | <b>Ending Balance</b>   | <b>\$8,393,085.96</b>    |   |
| <b>B. Required Payments Under Waterfall</b>                       |   | <b>Payment</b>           | <b>Distribute from Collection</b> <b>Transfer/Used from Other Funds</b> |
|   | 1a Administration Fund Distributions  | \$326,852.29             | \$326,852.29      \$0.00  |
|   | 1b Indenture Trustee Fees   | \$8,125.00               | \$8,125.00      \$0.00  |
|   | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations                                     | \$1,534,863.54           | \$1,534,863.54      \$0.00  |
|   | 3 Payment of Principal Distribution Amount on Maturing Senior Notes   | \$0.00                   | \$0.00      \$0.00  |
|   | 4 Payment of Interest Distribution Amount on Subordinate Note   | \$114,114.38             | \$114,114.38      \$0.00  |
|   | 5 Payment of Principal Distribution Amount  |                          |   |
|   | 5a) During the Revolving Period, Allocation to the Revolving Account for originations or refinancing                | \$0.00                   | \$0.00      \$0.00  |
|   | 5b) After Revolving Period (or During Revolving Period With Sub Int Trigger in Effect) to Distribution of Principal | \$6,046,480.71           | \$6,046,480.71      \$0.00  |
|   | 6 Allocation to Capitalized Interest Account (maintain minimum balance)   | \$0.00                   | \$0.00      \$0.00  |
| 7 Allocation to Revolving Account for originations or refinancing | \$0.00  | \$0.00      \$0.00       |   |
| 8 Cash Release to Access Group, Inc.                              | \$362,650.04  | \$362,650.04      \$0.00 |   |
|   | <b>Total Payments</b>   | <b>\$8,393,085.96</b>    | <b>\$8,393,085.96</b> <b>\$0.00</b>                                     |

**Access Group, Inc.**  
**Access Group Student Loan Asset Backed Series 2005-2 Notes**  
**Quarterly Servicing Report**

**Report Date: February 22, 2019**  
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| <b>IV. Series 2005-2 Notes Waterfall for Distributions</b> |   |                       |                                    |                               |
|--|---|-----------------------|------------------------------------|-------------------------------|
|  |   |                       | <b>Remaining<br/>Funds Balance</b> | <b>CAP I Account<br/>Used</b> |
| <b>A.</b>  | Total Available Funds   | <b>\$8,393,085.96</b> | \$8,393,085.96                     | \$0.00                        |
| <b>B.</b>  | <b>Administration Funds</b>   | <b>\$334,977.29</b>   | \$8,058,108.67                     | \$0.00                        |
| <b>C.</b>  | <b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>           |                       |                                    |                               |
|  | 1 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]                               | \$0.00                | \$8,058,108.67                     | \$0.00                        |
|  | 2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]                               | \$0.00                | \$8,058,108.67                     | \$0.00                        |
|  | 3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]                               | \$46,263.20           | \$8,011,845.47                     | \$0.00                        |
|  | 4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]                               | \$1,488,600.34        | \$6,523,245.13                     | \$0.00                        |
|  | <b>Total Interest Distribution on Senior Notes or Obligations:</b>                              | <b>\$1,534,863.54</b> |                                    |                               |
| <b>D.</b>  | <b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b> |                       |                                    |                               |
|  | 1 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]                               | \$0.00                | \$6,523,245.13                     | \$0.00                        |
|  | 2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]                               | \$0.00                | \$6,523,245.13                     | \$0.00                        |
|  | 3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]                               | \$0.00                | \$6,523,245.13                     | \$0.00                        |
|  | 4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]                               | \$0.00                | \$6,523,245.13                     | \$0.00                        |
|  | <b>Total Principal Distribution on Senior Notes or Obligations:</b>                             | <b>\$0.00</b>         |                                    |                               |
| <b>E.</b>  | <b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>             |                       |                                    |                               |
|  | 1 Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]                                 | \$114,114.38          | \$6,409,130.75                     | \$0.00                        |
|  | <b>Total Interest Distribution on Subordinate Notes or Obligations:</b>                         | <b>\$114,114.38</b>   |                                    |                               |
| <b>F.</b>  | <b>Payment of Principal Distribution Amount</b>   |                       |                                    |                               |
|  | 1 During the Revolving Period, to Revolving Account for originations or refinancing             | \$0.00                | \$6,409,130.75                     | \$0.00                        |
|  | <b>Allocation to Revolving Account for originations or refinancing</b>                          | <b>\$0.00</b>         |                                    |                               |
|  | 2 After the Revolving Period, Principal Distribution  |                       |                                    |                               |
|  | a. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]                              | \$0.00                | \$6,409,130.75                     | \$0.00                        |
|  | b. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]                              | \$0.00                | \$6,409,130.75                     | \$0.00                        |
|  | c. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]                              | \$5,674,060.17        | \$735,070.58                       | \$0.00                        |
|  | d. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]                              | \$0.00                | \$735,070.58                       | \$0.00                        |
|  | <b>Total Principal Distribution on Senior Notes or Obligations:</b>                             | <b>\$5,674,060.17</b> |                                    |                               |
|  | e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]                                | \$372,420.54          | \$362,650.04                       | \$0.00                        |
|  | <b>Total Principal Distribution on Subordinate Notes or Obligations:</b>                        | <b>\$372,420.54</b>   |                                    |                               |
| <b>G.</b>  | <b>Allocation to Capitalized Interest Account to Maintain Minimum Balance</b>                   | <b>\$0.00</b>         | \$362,650.04                       | \$0.00                        |
| <b>H.</b>  | <b>Allocation to Revolving Account for originations or refinancing</b>                          | <b>\$0.00</b>         | \$362,650.04                       | \$0.00                        |
| <b>I.</b>  | <b>Cash Release to Access Group, Inc.</b>   | <b>\$362,650.04</b>   | \$0.00                             | \$0.00                        |

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| V. Series 2005-2 Asset Percentages   |  |   |
|--|--|---|
| <b>A</b>   | <p><b>Senior Asset Percentage</b></p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 Senior Note Outstanding (b)</p> <p style="text-align: right;"><b>Senior Asset Percentage</b></p> | <p>\$218,819,697.97</p> <p>\$980,288.97</p> <p>\$205,752,906.34</p> <hr/> <p><b>106.83%</b></p> |
| <b>B.</b>  | <p><b>Total Asset Percentage</b></p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 All Notes Outstanding (b)</p> <p style="text-align: right;"><b>Total Asset Percentage</b></p>     | <p>\$218,819,697.97</p> <p>\$980,288.97</p> <p>\$219,257,629.10</p> <hr/> <p><b>100.25%</b></p> |
| <p>(a) Fund account balances are as of the distribution date and not the end of period collection date</p> <p>(b) Notes Outstanding balances are as of the distribution date, not the end of period collection date.</p> |  |   |

# Access Group, Inc.

## Access Group Student Loan Asset Backed Series 2005-2 Notes

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| <b>VI. Series 2005-2 Portfolio Characteristics</b> |  |                            |                          |                           |
|--|--|----------------------------|--------------------------|---------------------------|
|  |  | <b>Number<br/>of Loans</b> | <b>Dollar<br/>Amount</b> | <b>% of<br/>Portfolio</b> |
| <b>A.</b>  | <b>Loan Type Distribution:</b>             |                            |                          |                           |
|  | 1 Subsidized Stafford                      | 4,127                      | \$19,593,905.40          | 9.16%                     |
|  | 2 UnSubsidized Stafford                    | 4,540                      | \$42,948,733.10          | 20.08%                    |
|  | 3 Consolidation                            | 7,528                      | \$131,393,148.30         | 61.44%                    |
|  | 4 PLUS Loans                               | 1,250                      | \$19,904,837.38          | 9.31%                     |
|  | <b>5 Total By Loan Type Distribution</b>   | <b>17,445</b>              | <b>\$213,840,624.18</b>  | <b>100.00%</b>            |
| <b>B.</b>  | <b>Borrower Status Distribution:</b>       |                            |                          |                           |
|  | 1 In-School                                | 40                         | \$240,447.64             | 0.11%                     |
|  | In-School Consolidations                   | 0                          | \$0.00                   | 0.00%                     |
|  | 2 Grace                                    | 16                         | \$111,425.91             | 0.05%                     |
|  | 3 Deferment                                | 488                        | \$5,442,391.79           | 2.55%                     |
|  | 4 Forbearance                              | 370                        | \$5,255,215.64           | 2.46%                     |
|  | 5 Repayment                                | 16,479                     | \$201,891,130.07         | 94.41%                    |
|  | 6 Claims                                   | 52                         | \$900,013.13             | 0.42%                     |
| <b>7 Total By Borrower Status Distribution</b>     | <b>17,445</b>                              | <b>\$213,840,624.18</b>    | <b>100.00%</b>           |                           |
| <b>C.</b>  | <b>School Type Distribution:</b>           |                            |                          |                           |
|  | 1 Graduate                                 | 16,308                     | \$211,276,585.84         | 98.80%                    |
|  | 2 Undergraduate                            | 1,137                      | \$2,564,038.34           | 1.20%                     |
|  | <b>3 Total By School Type Distribution</b> | <b>17,445</b>              | <b>\$213,840,624.18</b>  | <b>100.00%</b>            |
|  |  |                            |                          |                           |
|  |  |                            |                          |                           |

# ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: February 22, 2019

Collection Period: 11/01/2018 to 01/31/2019

| VII. Series 2005-2 Notes  |                     |                       |                | Portfolio Status By Loan Type |                       |                |                |                       |                |              |                       |                |
|---------------------------|---------------------|-----------------------|----------------|-------------------------------|-----------------------|----------------|----------------|-----------------------|----------------|--------------|-----------------------|----------------|
| Status                    | Subsidized Stafford |                       |                | Unsubsidized Stafford         |                       |                | Consolidations |                       |                | PLUS Loans   |                       |                |
|                           | # of Loans          | Amount (\$)           | Percentage (%) | # of Loans                    | Amount (\$)           | Percentage (%) | # of Loans     | Amount (\$)           | Percentage (%) | # of Loans   | Amount (\$)           | Percentage (%) |
| <b>A. INTERIM:</b>        |                     | Includes Accrued Int. |                |                               | Includes Accrued Int. |                |                | Includes Accrued Int. |                |              | Includes Accrued Int. |                |
| In-School                 |                     |                       |                |                               |                       |                |                |                       |                |              |                       |                |
| Current                   | 16                  | \$81,681              | 0.41%          | 24                            | \$251,182             | 0.57%          | 68             | \$2,067,698           | 1.56%          | 0            | \$0                   | 0.00%          |
| <b>B. Grace</b>           |                     |                       |                |                               |                       |                |                |                       |                |              |                       |                |
| Current                   | 6                   | \$39,562              | 0.20%          | 10                            | \$118,986             | 0.27%          | 0              | \$0                   | 0.00%          | 0            | \$0                   | 0.00%          |
| <b>C. TOTAL INTERIM</b>   | <b>22</b>           | <b>\$121,243</b>      | <b>0.61%</b>   | <b>34</b>                     | <b>\$370,168</b>      | <b>0.83%</b>   | <b>68</b>      | <b>\$2,067,698</b>    | <b>1.56%</b>   | <b>0</b>     | <b>\$0</b>            | <b>0.00%</b>   |
| <b>D. REPAYMENT:</b>      |                     |                       |                |                               |                       |                |                |                       |                |              |                       |                |
| Active                    |                     |                       |                |                               |                       |                |                |                       |                |              |                       |                |
| Current                   | 3,394               | \$15,787,352          | 79.28%         | 3,761                         | \$35,255,045          | 79.51%         | 6,956          | \$118,492,013         | 89.41%         | 1,020        | \$16,930,465          | 77.75%         |
| 1-29 Days Delinquent      | 177                 | \$963,546             | 4.84%          | 205                           | \$2,388,567           | 5.39%          | 286            | \$6,163,835           | 4.65%          | 92           | \$1,725,525           | 7.92%          |
| 30-59 Days Delinquent     | 86                  | \$475,296             | 2.39%          | 90                            | \$974,518             | 2.20%          | 58             | \$1,263,398           | 0.95%          | 16           | \$415,019             | 1.91%          |
| 60-89 Days Delinquent     | 40                  | \$229,239             | 1.15%          | 35                            | \$570,153             | 1.29%          | 21             | \$535,277             | 0.40%          | 13           | \$351,798             | 1.62%          |
| 90-119 Days Delinquent    | 18                  | \$79,574              | 0.40%          | 25                            | \$204,945             | 0.46%          | 16             | \$271,944             | 0.21%          | 10           | \$293,220             | 1.35%          |
| > 120 Days Delinquent     | 54                  | \$321,307             | 1.61%          | 55                            | \$635,283             | 1.43%          | 38             | \$895,474             | 0.68%          | 13           | \$315,942             | 1.45%          |
| <b>E. Deferment:</b>      |                     |                       |                |                               |                       |                |                |                       |                |              |                       |                |
| Current                   | 190                 | \$952,739             | 4.78%          | 172                           | \$1,882,227           | 4.25%          | 14             | \$232,842             | 0.18%          | 44           | \$896,299             | 4.12%          |
| <b>F. Forbearance:</b>    |                     |                       |                |                               |                       |                |                |                       |                |              |                       |                |
| Current                   | 127                 | \$862,900             | 4.33%          | 141                           | \$1,785,831           | 4.03%          | 63             | \$2,117,857           | 1.60%          | 39           | \$785,477             | 3.61%          |
| <b>G. Claims</b>          | <b>19</b>           | <b>\$120,604</b>      | <b>0.61%</b>   | <b>22</b>                     | <b>\$272,724</b>      | <b>0.62%</b>   | <b>8</b>       | <b>\$488,910</b>      | <b>0.37%</b>   | <b>3</b>     | <b>\$61,968</b>       | <b>0.28%</b>   |
| <b>H. TOTAL REPAYMENT</b> | <b>4,105</b>        | <b>\$19,792,556</b>   | <b>99.39%</b>  | <b>4,506</b>                  | <b>\$43,969,295</b>   | <b>99.17%</b>  | <b>7,460</b>   | <b>\$130,461,549</b>  | <b>98.44%</b>  | <b>1,250</b> | <b>\$21,775,714</b>   | <b>100.00%</b> |
| <b>I. TOTAL PORTFOLIO</b> | <b>4,127</b>        | <b>\$19,913,799</b>   | <b>100.00%</b> | <b>4,540</b>                  | <b>\$44,339,463</b>   | <b>100.00%</b> | <b>7,528</b>   | <b>\$132,529,248</b>  | <b>100.00%</b> | <b>1,250</b> | <b>\$21,775,714</b>   | <b>100.00%</b> |
| <b>J. GRAND TOTAL</b>     |                     |                       |                |                               | <b>\$218,558,224</b>  |                |                |                       |                |              |                       |                |

# ACCESS GROUP, INC.

## Access Group Student Loan Asset Backed Series 2005-2 Notes Quarterly Servicing Report

Report Date: February 22, 2019

Collection Period: 11/01/2018 to 01/31/2019

### VIII. Series 2005-2 Portfolio Summary Report

|           | Collection Period<br>Reporting Date            | 11/01/2018 to 01/31/2019<br>02/22/19 |
|-----------|--|--------------------------------------|
| <b>A.</b> | 1 ABS Notes Outstanding                        | \$225,304,110                        |
| <b>B.</b> | 1 Total Principal Balance                      | \$213,840,624                        |
|           | 2 Total Fund Accounts Balance                  | \$9,669,587                          |
|           | 3 Total Principal and Accrued Interest Balance | \$218,819,698                        |
|           | 4 Number of Loans                              | 17,445                               |
|           | 5 Number of Borrowers                          | 8,753                                |
| <b>C.</b> | 1 Borrower Payments- Principal                 | \$6,583,052                          |
|           | 2 Borrower Payments- Interest                  | \$1,753,131                          |
| <b>D.</b> | 1 Necessary Funds Transfer to Meet Obligations | \$0                                  |
|           | 2 Administrative Allowance                     | \$326,852                            |
|           | 3 Cash Release to Access Group, Inc.           | \$362,650                            |
| <b>E.</b> | 1 Weighted Average Coupon (WAC)                | 4.29%                                |
|           | 2 Weighted Average Remaining Maturity (WARM)   | 182                                  |
| <b>F.</b> | 1 Senior Notes Outstanding                     | \$211,426,967                        |
|           | 2 Subordinate Note Outstanding                 | \$13,877,143                         |
|           | 3 Senior Notes Principal Distribution          | \$6,873,549                          |
|           | 4 Subordinate Note Principal Distribution      | \$451,150                            |
|           | 5 Senior Asset Percentage                      | 106.83%                              |
|           | 6 Total Asset Percentage                       | 100.25%                              |



**ACCESS GROUP, INC.**  
**Access Group Student Loan Asset Backed Series 2005-2 Notes**  
**Trend Analysis Report**  
**January 31, 2019**

**IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2005-2 - PORTFOLIO TREND ANALYSIS REPORT**

|           |  | Collection Period | January-18    | April-18      | July-18       | October-18    | January-19    |
|-----------|--|-------------------|---------------|---------------|---------------|---------------|---------------|
|           |  | Reporting Date    | 2/22/18       | 5/22/18       | 8/22/18       | 11/23/18      | 2/22/19       |
| <b>A.</b> | <b>1 Asset Backed Securities</b>               |                   | \$256,836,270 | \$248,466,298 | \$241,007,949 | \$232,628,808 | \$225,304,110 |
| <b>B.</b> | 1 Total Principal Balance                      |                   | \$244,144,240 | \$236,052,113 | \$227,801,570 | \$220,410,160 | \$213,840,624 |
|           | 2 Total Fund Accounts Balance                  |                   | \$11,577,159  | \$10,824,165  | \$11,873,350  | \$10,657,520  | \$9,669,587   |
|           | 3 Total Principal and Accrued Interest Balance |                   | \$248,102,761 | \$240,422,166 | \$232,223,719 | \$224,880,968 | \$218,819,698 |
|           | 4 Number of Loans                              |                   | 16,605        | 19,752        | 18,827        | 18,116        | 17,445        |
|           | 5 Number of Borrowers                          |                   | 10,265        | 9,865         | 9,425         | 9,083         | 8,753         |
| <b>C.</b> | 1 Borrower Payments- Principal                 |                   | \$7,985,211   | \$7,683,227   | \$7,847,190   | \$7,086,097   | \$6,583,052   |
|           | 2 Borrower Payments- Interest                  |                   | \$1,988,648   | \$1,791,819   | \$1,798,384   | \$1,793,182   | \$1,753,131   |
| <b>D.</b> | 1 Necessary Funds Transfer to Meet Obligations |                   | \$0           | \$0           | \$0           | \$0           | \$0           |
|           | 2 Administration Fees                          |                   | \$379,588     | \$365,578     | \$352,822     | \$342,251     | \$326,852     |
|           | 3 Cash Release to Access Group, Inc.           |                   | \$557,327     | \$0           | \$258,728     | \$199,105     | \$362,650     |
| <b>E.</b> | 1 Weighted Average Coupon (WAC)                |                   | 4.15%         | 4.22%         | 4.36%         | 4.64%         | 4.29%         |
|           | 2 Weighted Average Remaining Maturity (WARM)   |                   | 181           | 190           | 195           | 187           | 182           |
| <b>F.</b> | 1 Senior Notes Outstanding                     |                   | \$241,016,968 | \$233,162,527 | \$226,163,560 | \$218,300,515 | \$211,426,967 |
|           | 2 Subordinate Notes Outstanding                |                   | \$15,819,302  | \$15,303,771  | \$14,844,389  | \$14,328,293  | \$13,877,143  |
|           | 3 Senior Notes Principal Distribution          |                   | \$7,850,021   | \$7,854,440   | \$6,998,967   | \$7,863,045   | \$6,873,549   |
|           | 4 Subordinate Note Principal Distribution      |                   | \$515,241     | \$515,531     | \$459,382     | \$516,096     | \$451,150     |
|           | 5 Senior Asset Percentage                      |                   | 106.83%       | 106.74%       | 106.83%       | 106.83%       | 106.83%       |
|           | 6 Total Asset Percentage                       |                   | 100.25%       | 100.16%       | 100.25%       | 100.25%       | 100.25%       |